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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois	
(State)  Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	ETHEL	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's license or passport	SINGLETON	
	licerise of passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or		
		Middle name	Middle name
	maiden names.		
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
_		Last Harne	Lastriane
3.	Only the last 4 digits of your Social	XXX - XX3367	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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Debtor 1 ETHEL First Name	SINGLETON Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	9752 C Wood Ct	If Debtor 2 lives at a different address:
	8752 S. Wood St. Number Street	Number Street
	Chicago Illinois 60620	Oit. Oada
	City State Zip Code Cook	City State Zip Code
	County  If your mailing address is different from the one above, fill it in here. Note that the court will send an notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I h lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 ETHEL	SINGLETON Case number (if known)
	First Name	Middle Name Last Name
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11  Chapter 12  Chapter 13
8.	How you will pay the fee	<ul> <li>✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A).</li> <li>☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.</li> </ul>
9.	Have you filed for bankruptcy within the last 8 years?	No.         ✓ Yes. District         Northern District of Illinois         When         Case number         16-02082           District         When         Case number         MM / DD / YYYY           District         When         Case number           MM / DD / YYYY         Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.     Yes. Debtor Relationship to you   District When   Debtor Case number, if known   Debtor Relationship to you   District When   MM / DD / YYYY    Case number, if known  MM / DD / YYYYY
11.	Do you rent your residence?	<ul> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?</li> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</li> </ul>

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Debtor 1 ETHEL SINGLETON \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 THEL SINGLETON Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 ETHEL SINGLETON Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you **V** \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ ETHEL SINGLETON Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 3/8/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 ETHEL		SINGLETON	Case number (if I	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	er an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	J	, ,		•
need to file this page.	/s/ Megan Holmes		Date	3/8/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	g			
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	ETHEL		SINGLETON				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$49,430.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$25,720.00
1c. Copy line 63, Total of all property on Schedule A/B	\$75,150.00
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$295,149.85
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	· ,
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$1,000.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$40,968.62
Your total liabilities	\$337,118.47
Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$4,400.00
Copy your combined monthly income from line 12 of Schedule I	φ <del>4,400.00</del>
5. Schedule J: Your Expenses (Official Form 106J)	\$3,700.00

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Debtor 1 ETHEL SINGLETON \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,300.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your c	ase:					
Debtor 1	ETHEL			SINGLETON			
Debtor 2	First Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) First Name	Middle N	ame	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern		District of Illinois			
Case num	nber			(State)			
Officia	al Form 106A/B						Check if this is an amended filing
Sche	dule A/B: Prope	rty					12/1
category responsib write your	where you think it fits best. I le for supplying correct infor name and case number (if k	Be as complete ar mation. If more sp known). Answer ev	nd accur pace is n very que:		ople are for this form	iling together, both a n. On the top of any a	re equally
		·		ther Real Estate You Own or I			
1. Do you	No. Go to Part 2	quitable interest i	n any re	sidence, building, land, or similar p	property	,	
	Yes. Where is the property?						
1.1	Street address, if available, or	other description	Sing	the property? Check all that apply. gle-family home blex or multi-unit building	t	ne amount of any secu	claims or exemptions. Put red claims on Schedule D: nims Secured by Property.
	Number Street		Cor	ndominium or cooperative nufactured or mobile home	e	current value of the entire property?	Current value of the portion you own? \$49430.00
	Chicago Illinois City State  Cook	60624 Zip Code	Tim	estment property eshare	i	Describe the nature on terest (such as fee s he entireties, or a life	simple, tenancy by
	County		Oth	er	<u>1</u>	6-14-104-004-0000	
			one.	s an interest in the property? Chec	ck	Check if this is co	mmunity property
				otor 1 only otor 2 only			
			ш	otor 1 and Debtor 2 only			
				east one of the debtors and another			
				nformation you wish to add about y identification r:	this item	, such as local	
If you	own or have more than one, li	st here:					
1.2	Street address, if available, or	other description	Sing	the property? Check all that apply. gle-family home	t	ne amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: iims Secured by Property.</i>
			Cor	olex or multi-unit building Idominium or cooperative Inufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street		Lan	d	_		
	Number Street			estment property eshare	i	Describe the nature on terest (such as fee s he entireties, or a life	simple, tenancy by
	City State	Zip Code	HOth		,		e estate), ii kilowii.
			Who ha	s an interest in the property? Chec	ck	Check if this is co (see instructions)	mmunity property
				tor 1 only		_	
			$\blacksquare$	tor 2 only			
			$\blacksquare$	otor 1 and Debtor 2 only east one of the debtors and another			
				nformation you wish to add about	this item	, such as local	
				y identification number:			

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ebtor 1				number (if known)	
	First Name	Middle Name	Last Name		
3 Stree	et address, if available, or o		What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	the amount of any sec	d claims or exemptions. Put cured claims on Schedule D claims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature interest (such as fee the entireties, or a li	simple, tenancy by
- 9		·	Who has an interest in the property? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		community property
			Other information you wish to add about thi property identification number:	s item, such as local	
<b>you ow</b> I own th	hat someone else drives. If ans, trucks, tractors, sport u	r equitable interes you lease a vehicle,	t in any vehicles, whether they are registere also report it on Schedule G: Executory Contrac rcycles		;
✓ Yes	S				
3.1	Model: Year:	Jaguar S Type 2003	Who has an interest in the property? Chone.  Debtor 1 only	the amount of any se	d claims or exemptions. Pucured claims on Schedule of Claims Secured by Property
	Approximate mileage: Other information: 2003 Jaguar S Type	290000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$1950.00	Current value of the portion you own? \$1950.00
			Check if this is community property instructions)	(see	
3.2	Make Model: Year:	Mercedes 550S 2008	Who has an interest in the property? Chone.	the amount of any se	d claims or exemptions. Procured claims on Schedule Claims Secured by Property
	Approximate mileage: Other information: 2008 Mercedes 550S	59000	Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current value of the entire property? \$17400.00	Current value of the portion you own? \$8700.00
			Check if this is community property instructions)	(see	

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Debtor 1			SINGLETON	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year: Approximate mileage: Other information: 2002 Buick Verano	Buick Verano 2002 50000	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar  Check if this is community	nd another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the portion you own?  \$4587.50
3.4	Make Model: Year:	Mazda 6 2014 40000	instructions)  Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	Approximate mileage: Other information: 2014 Mazda 6	40000	Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors ar	nd another	Current value of the entire property? \$18375.00	Current value of the portion you own? \$9187.50
Exar		•	er recreational vehicles, other vel , fishing vessels, snowmobiles, mot Who has an interest in the pro	torcycle accessorie	Do not deduct secured	claims or exemptions. Put
	Model: Year: Approximate mileage: Other information:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar  Check if this is community			red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage: Other information:		instructions)  Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community	perty? Check	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the portion you own?
	-	-	instructions)  I of your entries from Part 2, include  in the second sec	• .		4425.00

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SINGLETON Debtor 1 ETHEL Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$620.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1220.00 for Part 3. Write that number here .....

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Debtor 1 ETHEL SINGLETON \_\_ Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$75.00 17.1. Checking account: Harris Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 ETHEL		SINGLETON	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum  No	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory notes,	and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension	accounts			
	Examples: Interests in I		, thrift savings accounts, or	other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or for a r	number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	or 1 ETHEL	SINGLETON Case number (if kn	nown)
24.	First Name	Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a qualified state t	uition program
24.		530(b)(1), 529A(b), and 529(b)(1).	uition program.
	<b>✓</b> No		
	Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c)	:
	_		
25.		table or future interests in property (other than anything listed in line 1), and rights or po for your benefit	wers
	No	ior your bonom	
	Yes. Desc	cribe	
26.	Patents, cop	pyrights, trademarks, trade secrets, and other intellectual property	
		ternet domain names, websites, proceeds from royalties and licensing agreements	
	<b>✓</b> No		
	Yes. Desc	cribe	
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional	licenses
	✓ No	g-,, F, F	
	Yes. Desc	cribe	
	_		
Mor	OV OF PROPO	erty awad ta you?	Current value of the
Mor	ney or prope	erty owed to you?	Current value of the portion you own?
Mor	ney or prope	erty owed to you?	portion you own?  Do not deduct secured
	ney or prope		portion you own?
			portion you own?  Do not deduct secured
	Tax refunds of No Yes. Give:	specific information Fede	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about	owed to you	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00
	Tax refunds or  No Yes. Give about your	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00  : \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00  : \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years  Loca  ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, p	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00 : \$0.00 I: \$0.00 roperty settlement
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00  : \$0.00  d: \$0.00  roperty settlement  ony: \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00 : \$0.00 I: \$0.00 roperty settlement
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00  : \$0.00  I: \$0.00  roperty settlement  ony: \$0.00  tenance: \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00  : \$0.00  I: \$0.00  roperty settlement  ony: \$0.00  tenance: \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  ral: \$0.00  : \$0.00  I: \$0.00  roperty settlement  ony: \$0.00  tenance: \$0.00  sort: \$0.00
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	Do not deduct secured claims or exemptions.

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Deb	tor 1 ETHEL		SINGLETON	Case number (if known)	
	First Name	Middle Name	Last Name		_
31.	Interests in insurance policie Examples: Health, disability, or I		rings account (HSA); credit, hom	neowner's, or renter's insurance	
	✓ No  Yes. Name the insurance condition of each policy and list its variety.	ompany	pany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a liv property because someone has	ing trust, expect procee		or are currently entitled to receive	
	Yes. Describe				
33.	Claims against third parties, Examples: Accidents, employme  No Yes. Describe			demand for payment	
34.	Other contingent and unliquito set off claims	dated claims of every	nature, including countercla	ims of the debtor and rights	
	✓ No  Yes. Describe				
35.	Any financial assets you did r	- not already list			
	Ves. Describe				
36.	Add the dollar value of all of for Part 4. Write that number			• •	\$75.00
Part	5: Describe Any Business	s-Related Property	You Own or Have an Inte	erest In. List any real estate in Part	1.
37.	Do you own or have any legal	or equitable interest	in any business-related prope	erty?	
	No. Go to Part 6. Yes. Go to line 38.	·		С Р D	current value of the ortion you own? o not deduct secured claims r exemptions
38.	Accounts receivable or comm	nissions you already e	arned		
	Yes. Describe				
39.	Office equipment, furnishings Examples: Business-related con		ems, printers, copiers, fax mach	ines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

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Deb	tor 1 ETHEL	SINGLETON	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade	e	
	<b>✓</b> No			
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnershi	ps or joint ventures		
	✓ No			
	=	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			·
				<u> </u>
43.	Customer lists. mailing	lists, or other compilations		
	—	,		
	<b>✓</b> No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Descri	he		
	L Tes. Beson	DO		
44.	Any business-related p	property you did not already list	·	
	No			<u> </u>
	Yes. Give specific information			
	information			
				<u> </u>
45. A	dd the dollar value of al	ll of your entries from Part 5, including any entries for pages y	ou have attached	
		r here		
<u> </u>	D	and Communicate Stations Balata d Brown ant a Very C		
Pari		rm- and Commercial Fishing-Related Property You O interest in farmland, list it in Part 1.	wn or Have an Interest In.	
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishir		
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	ultry, farm-raised fish		
	<b>√</b> No			
	Yes. Describe			

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Deb <sup>-</sup>		SINGLETON	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	<b>✓</b> No			
	Yes. Describe			
	Tes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es. and tools of trade		
		,		
	✓ No			
	Yes. Describe			
	Francisco California de Califo			
50.	Farm and fishing supplies, chemicals, and feed			
	<b>✓</b> No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did	not already list		
	<b>✓</b> No			
	Yes. Describe			
	Li real describation			
			Г	
	dd the dollar value of all of your entries from Part 6, including art 6. Write that number here		=	
<b>•</b>	art of write that humber here			
	Book to All Book to Wall Committee of the			
Part			lot List Above	
53.	Do you have other property of any kind you did not already I	ist?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
-4 4	dd tha dallau calca af all af cacu autrica forau Dant 7 Meita th	- t		
54. A	dd the dollar value of all of your entries from Part 7. Write the	at number nere		, 
D	List the Totals of Each Dout of this Form			
Part	8: List the Totals of Each Part of this Form			<del></del>
55	Part 1: Total real estate, line 2		•	\$49430.00
00.1	uit ii rota rota ootato, mo 2			
56. 1	part 2 total vehicles, line 5	<b>#04405.00</b>		
		\$24425.00		
57. <b>P</b>	Part 3: Total personal and household items, line 15	\$1220.00		
58. <b>P</b>	Part 4: Total financial assets, line 36	\$75.00		
50 1	Part 5: Total business-related property, line 45	Ψ10.00		
39.1	-art 5. Total business-related property, line 45			
60. I	Part 6: Total farm- and fishing-related property, line 52			
61. <b>I</b>	Part 7: Total other property not listed, line 54			
62.	Total personal property. Add lines 56 through 61	<b>*</b>		<b>40</b>
	, , ,	\$25720.00	Copy personal property total	+ \$25720.00
			copy polocital proporty total p	
				\$75150.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			

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		Docu	ment Pa	ge 20 of 72	
Fill in this info	ormation to identify your case:				
Debtor 1	ETHEL		SINGLETON		
Dobtor 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<del></del>	
United States	Bankruptcy Court for the: Nort	hern D	District of Illinois		
Case number	r		(State)		
(If known)					Check if this is a
Official	Form 106C				amended filing
	le C: The Property	v You Claim a	s Exempt		12/1
as exempt. I additional p For each ite state a specthe amount tax-exempt under a law your exempt  1. Which s  You You	f more space is needed, fill of ages, write your name and come of property you claim as cific dollar amount as exent of any applicable statutory tretirement funds—may be	ase number (if known ase number (if known ase number (if known as exempt, you must so pt. Alternatively, you plimit. Some exempt a unlimited in dollar at a particular dollar at a particular dollar a paplicable statutor as Exempt and a Exempt and a particular dollar as exempt and a Exempt an	page as many co.).  specify the amount may claim the tions—such as amount. However, amount and they amount.  The if your spouse otions. 11 U.S.C. (2)	opies of <i>Part 2: Additional</i> count of the exemption your full fair market value of those for health aids, rigger, if you claim an exempte value of the property in the proper	ource, list the property that you claim at Page as necessary. On the top of any u claim. One way of doing so is to f the property being exempted up to this to receive certain benefits, and ption of 100% of fair market values determined to exceed that amount
	escription of the property and Schedule A/B that lists this y	Current value of the portion you own  Copy the value from Schedule A/B		exemption you claim box for each exemption.	Specific laws that allow exemption
Brief					735 ILCS 5/12-1001(a)
descripti		\$300.00	<b>✓</b>	\$300.00	
Mis Line fror	m. Clothing			ir market value, up to any	_
Schedul			applicable	statutory limit	
Brief descripti	ion:	\$620.00	<b>▽</b>		735 ILCS 5/12-1001(b)
•	ed Furniture			\$620.00 ir market value, up to any	<del>_</del>
Line fror Schedul				statutory limit	
	claiming a homestead exempt to adjustment on 4/01/19 and e	-		fter the date of adjustment.)	

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 ETHEL SINGLETON Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$1,950.00 5/12-1001(b) description: **✓** \$1,950.00; \$0.00 Jaguar S Type, 2003, 100% of fair market value, up to any 2003 Jaguar S Type applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS Brief \$8,700.00 5/12-1001(b) description: **✓** \$0 Mercedes 550S, 2008, 100% of fair market value, up to any 2008 Mercedes 550S applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1001(c); 735 ILCS Brief \$4,587.50 description: 5/12-1001(b) \$0 Buick Verano, 2002, 100% of fair market value, up to any 2002 Buick Verano applicable statutory limit Line from Schedule A/B: 03 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$9,187.50 description: 5/12-1001(b) \$0 Mazda 6, 2014, 2014 100% of fair market value, up to any Mazda 6 applicable statutory limit Line from Schedule A/B: 03 Brief 735 ILCS 5/12-1001(b) \$75.00 description:

\$75.00

100% of fair market value, up to any

applicable statutory limit

Checking account,

17

**Harris Bank** 

Line from Schedule A/B:

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Fill in	this inforr	mation to identify your ca	se:				
				OINIOL ETON			
Debto	or 1	ETHEL First Name	Middle Name	SINGLETON  Last Name			
Debto	or 2	T II OCT VALITO	Wildale Name	Last Warre			
	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number vn)			(Claid)			
Off	icial I	Form 106D					Check if this is a mended filing
Scl	hedu	le D: Credito	ors Who Hav	ve Claims Secure	ed by Prop	erty	12/1
		-		e are filing together, both are equa	•		
	-	needed, copy the Additio number (if known).	nal Page, fill it out, num	ber the entries, and attach it to t	his form. On the top	of any additional pag	es, write your
		reditors have claims se	oured by your proper	n/2			
1. I	-				o nothing also to ron	ort on this form	
ļ	<b>=</b>			vith your other schedules. You hav	e nouning else to rep	Ort Ort trils IOITI.	
	Yes. I	Fill in all of the information	below.				
Part	1: List A	All Secured Claims					
2.	separatel	•	an one creditor has a part	ured claim, list the creditor icular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
2.1	M&T Mo	rtgage Corporation			¢000 600 00	this claim	¢170 102 2
2.1	Creditor's			that secures the claim:	\$228,623.28	\$49,430.00	<u>\$179,193.</u> 2
	P O Box		Due	the claim is: Check all that apply.			
	Nullibe	Si eei	Contingent	the claim is. Offect all that apply.			
	Buffalo	NY 14240	Unliquidated				
	City	State ZIP Code					
		es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check a	,			
		tor 2 only	An agreement you r car loan)	nade (such as mortgage or secured			
		tor 1 and Debtor 2 only	_ ′	as tax lien, mechanic's lien)			
		east one of the debtors another	Judgment lien from	a lawsuit			
		ck if this claim relates	Other (including a right				
	to a	community debt	o arror (arroradarrig arri				
	incurred		Last 4 digits of accour	nt number			
2.2	Ally Finar		Describe the property	that secures the claim:	\$14,882.09	\$9,175.00	\$5,707.09
	Creditor's 200 Rer	name naissance CTR	Due				
	Numbe	er Street	As of the date you file,	the claim is: Check all that apply.			
		_	Contingent				
	Detroit	MI 48243	Unliquidated				
	City Who ow	State ZIP Code es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check a	ll that apply.			
	Deb	tor 2 only	An agreement you r	made (such as mortgage or secured			
	Deb	tor 1 and Debtor 2 only	car loan)				
		east one of the debtors another	Statutory lien (such  Judgment lien from	as tax lien, mechanic's lien) a lawsuit			
	Che	ck if this claim relates	Other (including a ri				
	Date de incurred	bt was	Last 4 digits of accour	nt number			
		Add the dollar value of y	our entries in Column A	on this page. Write that number	\$243,505.37		

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Debte	or 1 ETHEL		umber (if known)		
		liddle Name Last Name			
Pa	Additional Page		Column A	Column B	Column C
	After listing any entries on t 2.4, and so forth.	his page, number them beginning with 2.3, followed by	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.3	CAPITAL ONE AUTO .FINANCE	Describe the property that secures the claim:	\$19,766.74	\$17,400.00	\$2,366.74
	Creditor's Name	Due	7		
	3901 DALLAS PKWY Number Street	As of the date you file, the claim is: Check all that apply	<b>_</b>		
		Contingent			
	PLANO TX 75093	Unliquidated			
	City State ZIP Code	불			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to	Other (including a right to offset)			
	a community debt  Date debt was	Last 4 digits of account number			
	incurred	Last 4 digits of account number			
2.4	CAPITAL ONE AUTO .FINANCE Creditor's Name	Describe the property that secures the claim:	\$19,152.74	\$18,375.00	\$777.74
	3901 DALLAS PKWY	Due			
	Number Street	As of the date you file, the claim is: Check all that apply	•		
		Contingent			
	PLANO TX 75093	Unliquidated			
	City State ZIP Code  Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
		Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
2.5	City of Chicago Water Department	Describe the management that a common the claims	\$12,725.00	\$49,430.00	\$0.00
	Creditor's Name 333 S State, Suite 300	Describe the property that secures the claim:  3956 W. Adams, Chicago, IL 60624   Value: \$49,430.00			
	Number Street	As of the date you file, the claim is: Check all that apply	<b>_</b>		
		Contingent			
	Chicago IL 60604	Unliquidated			
	City State ZIP Code  Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secure	d		
	Debtor 1 and Debtor 2 only	car loan)  Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to	Other (including a right to offset)			
	a community debt Date debt was incurred	Last 4 digits of account number			
		ur entries in Column A on this page. Write that number	\$51,644.48	1	
	here:	a charles in column A on this page. Write that number	ΨΟ1,044.40		
	If this is the last page of you	our form, add the dollar value totals from all pages.	\$295,149.85		

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	Ε	Oocument Page 24 of 72			
Fill in this in	nformation to identify your case:				
Debtor 1	ETHEL	SINGLETON			
Dahta : 0	First Name Middle Name	Last Name			
Debtor 2 (Spouse, if filing	First Name Middle Name	Last Name			
United State	es Bankruptcy Court for the: Northern	District of Illinois (State)			
Case numb	per	(State)			
, ,	Form 106E/F		Chec	k if this is an	amended filing
		o Have Unsecured Claims	•		12/15
Be as comp	plete and accurate as possible. Use Part 1 for cre to any executory contracts or unexpired leases t	ditors with PRIORITY claims and Part 2 for creditors w hat could result in a claim. Also list executory contrac	rith NONPRIO	le A/B: Prop	List the erty (Official
claims that	are listed in Schedule D: Creditors Who Hold Clair	Unexpired Leases (Official Form 106G). Do not include ims Secured by Property. If more space is needed, cop Page to this page. On the top of any additional pages,	y the Part yo	u need, fill it	out, number
	ist All of Your PRIORITY Unsecured Claims	5			
1. Do an	y creditors have priority unsecured claims agains	st you?			
	lo. Go to Part 2.				
✓ Y	es.				
listed, As mu Contir	identify what type of claim it is. If a claim has both pri	·	v both priority	and nonprior	ity amounts.
(, o, a,	, orpaniation of outer type of oralling out the included		Total claim	Priority amount	Nonpriority amount
2.1 IRS		Last 4 digits of account number	\$1,000.00	\$1,000.00	\$0.00
	ity Creditor's Name Box 7346	When was the debt incurred?			
Num	ber Street	As of the date you file, the claim is: Check all that apply.			
Phila City	delphia Pennsylvania 19101 State Zip Code	Contingent Unliquidated			
Who	incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim relates to a community debt	Claims for death or personal injury while you were intoxicated			
	e claim subject to offset?	Other. Specify Other			

Yes

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SINGLETON Debtor 1 ETHEL Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Atlas Acquisitions LLC \$389.48 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 294 Union St Number Street As of the date you file, the claim is: Check all that apply. c/o Avi Schild Contingent Unliquidated 07601 Hackensack New Jersey City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Due Is the claim subject to offset? Yes Cavalry SPV I LLC 4.2 \$15,146.86 Last 4 digits of account number Nonpriority Creditor's Name 500 Summit Lake Drive, Ste 400 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 10595 Valhalla New York City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Due Is the claim subject to offset? **✓** No Yes 4.3 CCI \$691.00 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 501 Greene Street # 302 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30901 Augusta Georgia City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify\_ Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 ETHEL
 SINGLETON
 Case number (if known)

 Last Name
 Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim			
4.4	Chase Name of the Continue Nam	Last 4 digits of account number	\$1.00			
	Nonpriority Creditor's Name Po Box 9001871	When was the debt incurred? n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
	Louisville Kentucky 40290	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify				
	Is the claim subject to offset?	_				
	✓ No					
	Yes					
4.5	Citi Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$449.00			
	399 Park Avenue New York	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
	New York New York 10043	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	─ debts  Other. Specify  Due				
	Is the claim subject to offset?	Other. Specify				
	✓ No					
	Yes					
4.6	CONVERGENT OUTSOURCING	Land Alla Martin and Committee of the Co	\$194.00			
	Nonpriority Creditor's Name	Last 4 digits of account number  When was the debt incurred? n/a	<u> </u>			
	Po Box 9004 Number Street	<u> </u>				
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Renton Washington 98057	Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	☐ Disputed  Type of NONPRIORITY unsecured claim:				
	Debtor 1 only	Student loans				
	Debtor 2 only	<b>=</b>				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify				
	Is the claim subject to offset?	<del>_</del>				
	✓ No					
	Yes					

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 Debtor 1 First Name
 ETHEL
 SINGLETON
 Case number (if known)

 Last Name
 Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim			
4.7	ERC	Last 4 digits of account number	\$247.00			
	Nonpriority Creditor's Name PO Box 23870	When was the debt incurred?				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
	Jacksonville Florida 32241	Unliquidated				
	JacksonvilleFlorida32241CityStateZip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify				
	Is the claim subject to offset?	_				
	✓ No					
	Yes					
4.8	HA LaSalle Co. Nonpriority Creditor's Name	Last 4 digits of account number	\$6,130.00			
	526 E. Norris Dr., PO Box 782	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
	011	Unliquidated				
	Ottawa Illinois 61350 City State Zip Code	Disputed				
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only	Student loans				
	Debtor 2 only	Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify				
	Is the claim subject to offset?					
	Yes					
4.9	HFS SVCS Nonpriority Creditor's Name	Last 4 digits of account number	\$63.00			
	3900 LAKELAND DR	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
	IACKCON Mississippi 20000	Unliquidated				
	JACKSON Mississippi 39208 City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 2 only  Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	Other. Specify				
	No					
	Yes					

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Debtor 1 ETHEL SINGLETON Case number (it known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

Part 2:	rt 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.  Total claim					
4.10	Kohls/Capital One			- Last 4 digits of account number	\$172.00	
	Nonpriority Creditor's Name PO Box 3004	<del></del>		When was the debt incurred?n/a		
	Number Street			As of the date you file, the claim is: Check all that apply.		
	-			- Contingent		
		140	50004	Unliquidated		
		Wisconsin State	53201 Zip Code	Disputed		
	Who incurred the debt? O Debtor 1 only	Check one.		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2	only		Obligations arising out of a separation agreement or		
	At least one of the debt	•		divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar		
	브		nity debt	debts		
	Check if this claim relates to a community debt  Is the claim subject to offset?		inty debt	Other. Specify Due		
	✓ No					
	Yes					
4.11	Midland Credit Managemen	nt		- Last 4 digits of account number	\$3,022.69	
	Nonpriority Creditor's Name 2365 Northside Dr # 300	Э		When was the debt incurred?		
	Number Street			<u></u>		
				As of the date you file, the claim is: Check all that apply.		
				Contingent		
	San Diego	California	92108	Unliquidated		
	- 7	State	Zip Code	Disputed		
	Who incurred the debt? O Debtor 1 only	Sheck one.		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2	only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debt	tors and another		Debts to pension or profit-sharing plans, and other similar		
	Check if this claim re	elates to a commu	nity debt	debts  Other. Specify  Due		
	Is the claim subject to off	fset?	•	Other. Specify		
	<b>✓</b> No					
	Yes					
4.12	Nicor Gas			- Last 4 digits of account number	\$134.05	
	Nonpriority Creditor's Name	Э		When was the debt incurred?		
	PO Box 0632 Number Street			when was the debt incurred:		
				As of the date you file, the claim is: Check all that apply.		
				- Contingent		
		Illinois	60507	Unliquidated		
	City Who incurred the debt?	State	Zip Code	Disputed		
	Debtor 1 only	oneck one.		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2	only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	At least one of the debt	tors and another		Debts to pension or profit-sharing plans, and other similar		
	Check if this claim re	elates to a commu	nity debt	debts  Other. Specify Due		
	Is the claim subject to off		-	Other. Specify		
	✓ No					
	Yes					

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SINGLETON Debtor 1 ETHEL Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Offices of Michael D. Fine \$6,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 131 S. Dearborn Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60603 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Due Is the claim subject to offset? **✓** No Yes 4.14 Porania LLC \$120.54 Last 4 digits of account number \_ Nonpriority Creditor's Name Po Box 12213 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Scottsdale Arizona 85267 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_ Is the claim subject to offset? **✓** No Yes PORTFOLIO RECOVERY ASS 4.15 \$6,243.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 120 CORPORATE BLVD STE 1 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated NORFOLK Virginia 23502 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify \_

Debts to pension or profit-sharing plans, and other similar

Due

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Debtor 1 ETHEL SINGLETON Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page number them beginning with 4.5 followed by 4.6 and so forth

Total claim

Part 2:	Your NONPRIORITY Unsecured Claims - Continuat	ion Page				
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.  Total claim					
4.16	RESURGENT CAPITAL SERVICES	Last 4 digits of account number	\$503.00			
	Nonpriority Creditor's Name 5109 S. Broadband	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
	O'con Falls Could Date: 57400	Unliquidated				
	Sioux Falls South Dakota 57108 City State Zip Code	Disputed				
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only	Student loans				
	Debtor 2 only	Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Due				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.17	TORRES CRDIT Nonpriority Creditor's Name	Last 4 digits of account number	\$107.00			
	27 fairview st suite 301	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	CARLIELE Perpendients 17012	Unliquidated				
	CARLISLE Pennsylvania 17013 City State Zip Code	Disputed				
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only	Student loans				
	Debtor 2 only	Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.18	TSI/909	— Last 4 digits of account number	\$855.00			
	Nonpriority Creditor's Name 1375 E Woodfield Rd	When was the debt incurred? n/a				
	Number Street	<del></del>				
		As of the date you file, the claim is: Check all that apply.  Contingent				
		Unliquidated				
	Schaumburg Illinois 60173 City State Zip Code	Disputed				
	Who incurred the debt? Check one.					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Due				
	Is the claim subject to offset?	<u> </u>				
	<b>✓</b> No					
	Yes					

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Debtor 1 ETHEL SINGLETON Case number (if known)

First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated \$1,000.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$1,000.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$40,968.62 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$40,968.62 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	ETHEL		SINGLETON	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		DO	cument Page .	03 UI 72
Fill in this	information to identify your	case:		
Debtor 1	ETHEL		SINGLETON	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if fil	First Name	Middle Name	Last Name	
United Sta	tes Bankruptcy Court for the	: Northern	District of Illinois	
Case num	ber		(State)	
(If known)				Check if this is an
0 (() )	. =			amended filing
Offici	al Form 106H			
Sched	lule H: Your Co	debtors		12/15
1. Do yo	nswer every question. ou have any codebtors? (If No Yes	you are filing a joint case, do	not list either spouse as a co	
Idaho	, Louisiana, Nevada, New M	u lived in a community pro exico, Puerto Rico, Texas, W		Community property states and territories include Arizona, California,
	No. Go to line 3. Yes. Did your spouse, forn <b>√</b> ∥ No	ner spouse, or legal equiva	lent live with you at the tim	e?
Ī	Yes. In which commur	nity state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse	former spouse, or legal equ	valent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	<del>_</del>
3. In Co	lumn 1. list all of your code	ebtors. Do not include vou	spouse as a codebtor if y	our spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information to ident	tify your case:					
Debtor 1 ETHEL		SINGLE	TON			
First Name	Middle Name	Last Na	me	Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na	me		An amended filing	
			_		A supplement showing po	ost-petition chapter 13
United States Bankruptcy Court the:	for <u>Northern</u>	District of Illin			expenses as of the follow	
Case number		(0				
(If known)					MM / DD / YYYY	
Official Form 106	<u> </u>					
Schedule I: Your	Income					12/15
responsible for supplying coninformation about your spous spouse. If more space is need number (if known). Answer expand 1: Describe Employn	e. If you are separated and ded, attach a separate she very question.	d your spouse	e is not filing w	ith you, do	not include information	on about your
Fill in your employment		Debtor 1			Debtor 2	
information.	Formular was not about a					
If you have more than one job,	Employment status	<b>✓</b> Employ			Employed	
attach a separate page with information about additional		Not Em	ployed		Not Employed	
employers.	Occupation	Self-employ	ment		_	
Include part time, seasonal, or self-employed work.	Employer's name					
	Employer's address					
Occupation may include stude or homemaker, if it applies.	nt	Number Stree	et		Number Street	
					_	
		City	State	Zip Code	City	State Zip Code
	How long employed there?					
Part 2: Give Details Abou	it Monthly Income					
Estimate monthly income as	of the date you file this form	<b>n</b> If you have n	othing to report	for any line w	write \$0 in the space. Incli	ude vour non-filing
spouse unless you are separate		you navo	.og .o . op o			ade year men iiiing
If you or your non-filing spouse I more space, attach a separate		combine the in	nformation for all	employers fo		below. If you need
			For De	otor 1	For Debtor 2 or non-filing spouse	
	salary, and commissions (befo thly, calculate what the monthly		2.	\$0.00		-
3. Estimate and list monthly	overtime pay.		3	+ \$0.00		<u>.                                    </u>
4. Calculate gross income. A	dd line 2 + line 3.		4.	\$0.00		_]

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Debt		GLETON	Case numbe	r <i>(if</i>	
	First Name Middle Name Last	t Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	<b>→</b> 4. <sup>-</sup>	\$0.00		
5. <b>Lis</b>	st all payroll deductions:				
5a	a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b	o. Mandatory contributions for retirement plans	5b.	\$0.00		
50	2. Voluntary contributions for retirement plans	5c.	\$0.00		
50	d. Required repayments of retirement fund loans	5d.	\$0.00		
5€	e. Insurance	5e.	\$0.00		
5f	. Domestic support obligations	5f.	\$0.00		
50	g. Union dues	5g.	\$0.00		
5h	n. Other deductions. Specify:	5h. +	\$0.00 +	·	
6. <b>Ad</b> +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5	5g 6	\$0.00		
7. <b>Ca</b>	Iculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		
	st all other income regularly received:				
88	a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <u> </u>	\$4,400.00		
8b	o. Interest and dividends	8b.	\$0.00		
80	E. Family support payments that you, a non-filing spouse, or a dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	\$0.00		
80	d. Unemployment compensation	8d.	\$0.00		
86	2. Social Security	8e.	\$0.00		
8f	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	8f.	\$0.00		
80	Pension or retirement income	8g.	\$0.00		
_	n. Other monthly income. Specify:	8h. +	\$0.00 +		
	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8f		\$4,400.00		
	· ·	L-			
	alculate monthly income. Add line 7 + line 9.  Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spou	10. se	\$4,400.00	=	\$4,400.00
In frie	tate all other regular contributions to the expenses that you lis clude contributions from an unmarried partner, members of your holends or relatives. To not include any amounts already included in lines 2-10 or amounts	usehold, your d	ependents, your roomr		
	onot include any amounts aready included in lines 2-10 of amounts	o anal are mot av	andore to pay experises	11.	+ \$0.00
_	,-				
	dd the amount in the last column of line 10 to the amount in linite that amount on the Summary of Schedules and Statistical Summary				\$4,400.00
					Combined monthly income
13. <b>D</b>	o you expect an increase or decrease within the year after you	ı file this form?			
<u> </u>	No.				
	Yes. Explain:				

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Debtor <sup>2</sup>	ETHEL		SINGLETON	Case number (if	
	First Name	Middle Name	Last Name	known)	

#### Official Form 106I. Additional page.

 $8a.\mbox{Net}$  income from rental property and from operating a business, profession, or farm

8a.1 Renting Apartment Complex	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	\$3,200.00				
Ordinary and necessary operating expenses	-\$0.00				
Net monthly income from a business, profession, or farm	\$3,200.00		Copy here	\$3,200.00	
8a.2 Receptionist	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	\$1,200.00				
Ordinary and necessary operating expenses	-\$0.00				
Net monthly income from a business, profession, or farm	\$1,200.00		Copy here	\$1,200.00	

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		Do	ocument Page 37 o	f 72		
Fill in this infor	mation to identify y	our case:				
Debtor 1	ETHEL		SINGLETON			
Dahland	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing		
United States B	ankruptcy Court for	r the: Northern	District of Illinois (State)	A supplement show expenses as of the	wing post-petition chapter 13 e following date:	i
Case number (If known)				MM / DD / YYYY		
Official	Form 106	<del></del>				
Schedule	e J: Your E	xpenses			1	2/15
information. If (if known). Ans		ded, attach another sheet to n.	le are filing together, both are ed this form. On the top of any addi		_	
1. Is this a join						
No. Go	to line 2					
		n a separate household?				
	No	n a coparato noaconolar				
L	_	ust file Official Forms 106 L2 F	xpenses for Separate Household of	Dobtor 2		
2 Da veu beu			xperises for deparate flouseriola of	Debitor 2.		
Do not list D		No	for <b>a</b>			
Debtor 2.	ebtor i and	Yes. Fill out this information each dependent	Dependent's relationship t Debtor 1 or Debtor 2	to Dependent's age	Does dependent live with you?	
expenses of	enses include f people other	<b>√</b> No				
than yourself and dependents	-	Yes				
Part 2: Estir	nate Your Ongo	oing Monthly Expenses				
_	f a date after the		ess you are using this form as a s supplemental Schedule J, check			
	•	non-cash government assistar ded it on <i>Schedule I: Your Inc</i>	-		Your expenses	
	or home ownersh		e. Include first mortgage payments	and	<b>\$400.</b>	00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a <b>\$0.</b>	00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 ETHEL SINGLETON Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home squity loops	Your expenses
5. Additional mortgage payments for your residence, such as home squity leans	
5. Additional mortgage payments for your residence, such as home equity loans	5. <b>\$0.00</b>
6. Utilities:	
6a. Electricity, heat, natural gas	Sa. <b>\$0.00</b>
6b. Water, sewer, garbage collection	6b. <b>\$0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	Sc. <b>\$100.00</b>
6d. Other. Specify:	6d <b>\$0.00</b>
7. Food and housekeeping supplies	7. <b>\$200.00</b>
8. Childcare and children's education costs	§ <b>0.00</b>
9. Clothing, laundry, and dry cleaning	\$25.00
10. Personal care products and services	0. <b>\$15.00</b>
11. Medical and dental expenses	1. \$30.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	2. \$144.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	3. <b>\$0.00</b>
14. Charitable contributions and religious donations	4. <b>\$0.00</b>
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>	
15a. Life insurance	5a <b>\$0.00</b>
15b. Health insurance	5b <b>\$0.00</b>
15c. Vehicle insurance	5c <b>\$130.00</b>
15d. Other insurance. Specify:	5d <b>\$0.00</b>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	<b>\$0.00</b>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	7a <b>\$0.00</b>
17b. Car payments for Vehicle 2	7b <b>\$0.00</b>
17c. Other. Specify:	7c <b>\$0.00</b>
17d Other Creeks	7d <b>\$0.00</b>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
	8.
19.Other payments you make to support others who do not live with you.	
Specify: 1 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	9. <b>\$0.00</b>
	0a <b>\$2,656.00</b>
	0b <b>\$0.00</b>
	0c <b>\$0.00</b>
	0d <b>\$0.00</b>
	0e <b>\$0.00</b>

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Debtor 1 ETHE	EL .		SINGLETON	Case number (if known)		
First	Name	Middle Name	Last Name			
21.Other. Sp	ecify:				21	\$0.00
	your monthly expenses	5.				\$3,700.00
	nes 4 through 21.			\$0.00		
. ,	` , ,	,, ,,	from Official Form 106J-2			\$3,700.00
22c. Add li	ne 22a and 22b. The resu	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incom	ne.				
23a. Copy	line 12 (your combined n	nonthly income) from S	Schedule I.		23a	\$4,400.00
23b. Copy	your monthly expenses f	from line 22 above.			23b	\$3,700.00
	act your monthly expense		icome.			\$700.00
The	esult is your monthly net	income.			23c	<del></del>
			oan within the year or do you nodification to the terms of y			

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Fill in this information to identify your case:								
Debtor 1	ETHEL		SINGLETON					
	First Name	Middle Name	Last Name	•				
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	•				
United States B	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(State)	-				

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?					
	✓ No						
	Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.						
×	/s/ ETHEL SINGLETON	×					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 3/8/2017 MM/DD/YYYY	Date MM/DD/YYYY					

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Fill in this info	rmation to identify yo	ur case:				
Debtor 1	ETHEL		SINGLE	ETON		
D.1.	First Name	Middle	Name Last Na	ıme		
Debtor 2 (Spouse, if filing)	First Name	Middle	Name Last Na	ame		
United States	Bankruptcy Court for t	he: Northern	District of Illii	nois		
	,			tate)		
Case number (If known)						
Official	Form 107					Check if this is a amended filing
Stateme	ent of Financ	cial Affairs	for Individuals	Filing for Bankru	uptcy	12/1
nformation.	If more space is ne	eded, attach a sep		g together, both are equally m. On the top of any additio		
number (it kr	own). Answer ever	y question.				
Part 1: Give	e Details About Yo	our Marital Status	s and Where You Live	d Before		
1. What is	your current marita	l status?				
	arried t married					
✓ NO	t married					
2. During	the last 3 years, hav	e you lived anywhe	re other than where you	live now?		
□ No	1					
		s you lived in the la	st 3 years. Do not include	e where you live now.		
	·	•	•			
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
unl	known		Fra 01/01/1000			F
	mber Street		From 01/01/1999	Number Street		From
474	45 W. 7000N Road		To 08/01/2015			To
Во	urbonnais Illinois	60914		City State	Zip Code	
City	y State	Zip Code		Only Online	2.p 0000	
				Same as Debtor 1		Same as Debtor 1
Nu	mber Street		From	Number Street		From
	mbor olioot					
City	y State	Zip Code		City State	Zip Code	
				nt in a community property sta co, Puerto Rico, Texas, Washingto		mmunity property states
Ne Ne				· ·	•	
✓ No	Mala am C"	4 Oalea de la 11 17	. O- d-b-t (000 : : 1 =	100LI)		
☐ Yes.	iviake sure you till ou	ıı ocnedule H: Your	Codebtors (Official Forr	11 1U0H).		

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Debtor 1 ETHEL SINGLETON Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$10400.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$62400.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$62400.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 ETHEL SINGLETON Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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tor 1 E	THEL			SING	GLETON	Case number (	if known)
F	irst Name		Middle Name	Last	Name	-	
nside corpo agent,	rs include your rations of which	relatives; an you are an for a busine	y general partners officer, director, p ess you operate as	relatives of any gerson in control, or	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
Ľ	lo 						
∐ Y	'es. List all pay	ments to a	n insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
In	ısider's Name						
N	umber Street						
C	ity	State	Zip Code				
In	sider's Name						
N	umber Street						
_	ity	State	Zip Code				
✓ N	e payments on	_	anteed or cosigned	der.  Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Include creditor's name
Īn	sider's Name						
N	umber Street						
C	ity	State	Zip Code				
Īn	sider's Name						
N	umber Street						

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Debtor 1 ETHEL SINGLETON Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

Zip Code

State

Property was attached, seized, or levied.

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Debte	or 1	ETHEL		SINGLETON	Case number (if known)		
		First Name	Middle Name	Last Name			
11.		thin 90 days before you fil counts or refuse to make			ank or financial institution,	set off any amou	nts from your
		No Yes. Fill in the details.					
		'		Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Local Andrews	2000		
				Last 4 digits of account n	umber: XXX-		
12.	Witl	City State hin 1 year before you filed	Zip Code d for bankruptcy, was an	v of your property in the p	possession of an assignee fo	r the benefit of c	creditors. a court-
		pointed receiver, a custod		, e. ,e p. epe, p			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		No Yes					
Part	5:	List Certain Gifts and	Contributions				
13.	Wi	No		ou give any gifts with a to	tal value of more than \$600	per person?	
		Yes. Fill in the details for Gifts with a total value of per person	-	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gav	ve the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo	ou				
		Person to Whom You Gav	ve the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo	ou				

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Debt	tor 1	ETHEL		SINGLETON	Case number (if know	n)	
		First Name Middle N	ame	Last Name			
14.	Wit	hin 2 years before you filed for bankru	ptcy, did yo	u give any gifts or contrib	utions with a total value o	of more than \$600	to any charity?
	<b>V</b>	No					
		Yes. Fill in the details for each gift or o	contribution.				
		Gifts or contributions to charities that total more than \$600		Describe what you cont	ributed	Date you contributed	Value
		that total more than \$600				Contributed	
		Charity's Name					
		Number Street					
		City State Zip C	Code				
Dort	6.	List Certain Losses					
rait	٠.	List Gertain Losses					
15.		hin 1 year before you filed for bankrup	tcy or since	you filed for bankruptcy,	did you lose anything bec	ause of theft, fire,	other disaster, or
	_	nbling?					
	뇓	No Voc Fill in the detaile					
	Ш	Yes. Fill in the details.		<b>-</b>			
		Describe the property you lost and how the loss occurred		Describe any insurance Include the amount that in pending insurance claims A/B: Property.	nsurance has paid. List	Date of your loss	Value of property lost
				A.B. Floperty.			
		List Certain Payments or Transfe					
		but seeking bankruptcy or preparing a ude any attorneys, bankruptcy petition pr No Yes. Fill in the details.			r services required in your ba	nkruptcy.	
	Y	res. I ill ill tre details.				_	
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 350.00		3/8/2017	\$350.00
		Person Who Was Paid		,,			
		11101 S. Western Avenue  Number Street					
		Number Street					
		Ohioona Winain COO	40				
		Chicago Illinois 606 City State Zip C					
		Email or website address					
		Person Who Made the Payment, if Not					
		Person who made the Payment, it not	rou				
		Person Who Was Paid					
		Number Street					
		City State Zip C	Code				
		Email or website address					
		Person Who Made the Payment, if Not	You				

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EIHEL		SINGLETON	Case number (if kno	wn)	
First Name	Middle Name	Last Name			
lp you deal with your credit	ors or to make payn	nents to your creditors?	our behalf pay or transf	fer any property to a	nyone who promised to
No Yes. Fill in the details.					
1		Description and value of a transferred	iny property	Date payment or transfer was made	Amount of payment
Person Who Was Paid		-			
Number Street		-			
City State	Zin Codo	-			
	·				
e ordinary course of your bu clude both outright transfers a	siness or financial and transfers made as	iffairs? security (such as the granting of		-	
No Yes. Fill in the details.					
		Description and value of a property transferred	payments	received or debts p	Date aid transfer was made
Person Who Received Trans	sfer	-			
Number Street		- -			
City State Person's relationship to you	Zip Code	-			
Person Who Received Trans	sfer	-			
Number Street		- _			
City State Person's relationship to you	Zip Code	-			
neficiary?		d you transfer any property to	a self-settled trust or s	imilar device of whi	ch you are a
No Yes. Fill in the details.	ŕ				
•		Description and value of	the property transferre	ed	Date transfer was made
Name of trust					
	thin 1 year before you filed Ip you deal with your credit not include any payment or to the include both outright transfers and transfers that you have alread tra	thin 1 year before you filed for bankruptcy, did to pou deal with your creditors or to make payment or transfer that you listed.  No No Yes. Fill in the details.  Person Who Was Paid Number Street  City State Zip Code thin 2 years before you filed for bankruptcy, did to ordinary course of your business or financial a slude both outright transfers and transfers made as did transfers that you have already listed on this state.  No Yes. Fill in the details.  Person Who Received Transfer Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer Number Street  City State Zip Code Person's relationship to you  thin 10 years before you filed for bankruptcy, dineficiary? nese are often called asset-protection devices.)  No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on you go you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.  Person Who Was Paid  Number Street  City State Zip Code  thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise to endinary course of your business or financial affairs? Jude both outinght transfers and transfers made as security (such as the granting of a d transfers that you have already listed on this statement.  No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  thin 10 years before you filed for bankruptcy, did you transfer any property to nefficiary?  nese are often called asset-protection devices.)  No Yes. Fill in the details.  Description and value of a transfer any property to nefficiary?  nese are often called asset-protection devices.)  Description and value of secription and value of secripti	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transip you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16.  No  Yes. Fill in the details.  Description and value of any property transferred  Person Who Was Paid  Number Street  City State Zip Code  thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to ordinary course of your business or financial affairs? budge both outpit transfers and sescurity (such as the granting of a security interest or more of transfers that you have already listed on this statement.  No  Yes. Fill in the details.  Description and value of any property transferred  Describe payments in exchan  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  thin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or self-inclicing?  Lith 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or self-inclicing?  No  Yes. Fill in the details.  Description and value of the property transferred	It as Name Middle Name Last Name  It as Name Last Name Last Name  It as Name Last Name

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Debtor 1 ETHEL SINGLETON \_ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it?

City

Name of Storage Facility

State

Zip Code

Number Street

Name

Number City

Street

State

Zip Code

No

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Page 50 of 72 Document Debtor 1 ETHEL SINGLETON \_\_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit

City

Number Street

State

Zip Code

State

Zip Code

NumberStreet

City

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Deb	tor 1	ETHEL			S	INGLETON	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judic	cial or administr	ative proce	eeding under	any environmer	ntal law? In	clude settler	nents and ord	ers.
	П	Yes. Fill in the det	tails.								
	Ч				Court or a	gency		Nature (	of the case		Status of the case
		Case title									Pending
					Court Name	9					On appeal
		Case number			NumberStre	eet					Concluded
		-			City	State	Zip Code				_
Part	11:	Give Details Al	oout Your E	Business or Co	onnection	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a	business or	have any of the	following c	onnections t	o any business	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	oility company (L o unaging executiv	LC) or limit	ed liability pa		ull-time or p	oart-time		
		An owner of	at least 5% c	of the voting or e	equity secur	rities of a corp	ooration				
	<b>V</b>	No. None of the a	above applie	s. Go to Part 12	_						
	H	Yes. Check all that				ow for each b	ousiness.				
	Ц	roo. Orlook all the	at apply abo				re of the busine	ss			number Do not
										cial Security n	number or ITIN.
		Business Name							EIN:		
		Number Street			— Nam	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_				From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		riambor oncot			Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess	include So		number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Nam-	e of account	ant or bookkeep	er	From	To	

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Deb	tor 1	ETHEL			SINGLETON	Case number (if known)
		First Name		Middle Name	Last Name	<u> </u>
28.		hin 2 years before ditors, or other pa No Yes. Fill in the det	rties.	bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		-			_	
		Number Street				
		0.1	01-1-	7'- 0- 1-	_	
		City	State	Zip Code		
Par	t 12:	Sign Below				
1	true a	and correct. I undo kruptcy case can	erstand that	making a false sta es up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ure of Debtor			Signature of Debtor 2
		· ·				Date
		Date	3/8/2017			
	Did yo	ou attach addition	nal pages to	Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	▝	lo ′es				
	Did y	ou pay or agree to	pay someor	e who is not an at	torney to help you fill out b	ankruptcy forms?
			-			
		lo (a. Nama a famoa				Attach the Renting Nation Proposed Maties
	П,	es. Name of persor	1			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Nortnern	District of Illinois		
In re	ETHEL SINGLETON		Ca	se No.	
	Debtor	_			(If known)
			Ch	napter	Chapter 13
	DISCLOSURE OF	COMPENSA	ATION OF ATTO	RNEY F	OR DEBTOR
C	Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one endered or to be rendered on behalf	year before the filing	of the petition in bankrupto	y, or agreed to	be paid to me, for services
F	For legal services, I have agreed to a	ccept			\$4,000.00
F	Prior to the filing of this statement I	have received			\$350.00
E	Balance Due				\$3,650.00
2. T	The source of the compensation paid	d to me was:			
	<b>✓</b> Debtor	Other (s	specify)		
3. T	The source of the compensation paid	d to me is:			
	Debtor	Other (	specify)		
4.	I have not agreed to share the ab members and associates of my I		ensation with any other pers	on unless the	y are
[	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of the			
5. lı	n return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;				
	b. Preparation and filing of any	petition, schedules, s	statements of affairs and plar	n which may b	e required;
	c. Representation of the debtor	at the meeting of cre	ditors and confirmation hear	ing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceed	lings and other contested ba	nkruptcy matt	ers;
6. E	By agreement with the debtor(s), the	above-disclosed fee	does not include the following	ng services:	
			RTIFICATION		
	ertify that the foregoing is a comple r(s) in this bankruptcy proceedings.	te statement of any a	greement or arrangement for	payment to m	ne for representation of the
	3/8/2017		/s/ Megan I	lolmes	
	Date		Signature of A	Attorney	_
			Semrad Lav	v Firm	
			Name of lav	w firm	_

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/8/2017			
Signed:		Con O Sulat		
/s/ ETH	EL SINGLETON	Ether July		
			/s/ Megan Holmes	Mentals
Debtor(	s)		Attorney for Debtor	(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	SINGLETON, ETHEL  Debtor(s)	Case No	Case No			
		Chapter.	Chapter13			
	VERIFICA	TION OF CREDITOR MAT	RIX			
Th knowledge	ne above named Debtors hereby verify the.	nat the attached list of creditors is tr	ue and correct to the best of their			
Date:	3/8/2017	/s/ SINGLETON, SINGLETON, ET Signature of Deb	THEL			

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M&T Mortgage Corporation P O Box 1288 Buffalo, NY, 14240

Ally Financial 4000 Lexington ave. N. suite 100 c/o Clayton Gaspers Saint Paul, MN, 55126

CAPITAL ONE AUTO .FINANCE 3901 DALLAS PKWY PLANO, TX, 75093

IRS 1 PO Box 7346 Philadelphia, PA, 19101

CCI 501 Greene Street # 302 Augusta, GA, 30901

Citi Bank 399 Park Avenue New York New York, NY, 10043

Chase Po Box 9001871 Louisville, KY, 40290

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

ERC PO Box 57547 Jacksonville, FL, 32241

HA LaSalle Co. 526 E. Norris Dr., PO Box 782 Ottawa, IL, 61350

HFS SVCS 3900 LAKELAND DR JACKSON, MS, 39208 Kohls/Capital One PO Box 3004 Milwaukee, WI, 53201

Offices of Michael D. Fine 131 S. Dearborn Chicago, IL, 60603

RESURGENT CAPITAL SERVICES PO Box 10587 c/o Erica Benbow Greenville, SC, 29603

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, VA, 23502

TORRES CRDIT 27 fairview st suite 301 CARLISLE, PA, 17013

TSI/909 1375 E Woodfield Rd Schaumburg, IL, 60173

Nicor Gas PO Box 0632 Aurora, IL, 60507

Porania LLC Po Box 11405 Memphis, TN, 38111

Cavalry SPV I LLC c/o Tracyan Frame 500 Summit Lake Dr Ste 400 Valhalla, NY, 10595

Midland Credit Management 2365 Northside Dr # 300 San Diego, CA, 92108

Atlas Acquisitions LLC c/o Avi Schild 294 Union St Hackensack, NJ, 07601 Case 17-07237 Doc 1 Filed 03/08/17 Entered 03/08/17 19:13:24 Desc Main Document Page 66 of 72

City of Chicago Water Department 333 S State, Suite 300 Chicago, IL, 60604 Case 17-07237 Doc 1 Filed 03/08/17 Entered 03/08/17 19:13:24 Desc Main Document Page 67 of 72

Debtor 1 ETHEL First Name		SINGLETON	Case number (if known)	
	Middle Name I uestions for Reporting Purposes	Last Name		
<sup>16.</sup> What kind of debts do you have?	40- 4	consumer debts? C I primarily for a persor business debts? Business debts?	nal, family, or househo siness debts are debts the operation of the b	Id purpose." that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that	after any exempt prope distribute to unsecured of	rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,00 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$50,000,00°	-\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001	\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Gatt A. Oight Delow	I have a service of the service of t			
	I have examined this petition, and correct.  If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtained request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	apter 7, I am aware that understand the relief I did not pay or agree ed and read the notice in the chapter of title 1 ement, concealing pro- se can result in fines u	at I may proceed, if elig available under each c to pay someone who e required by 11 U.S.C 1, United States Code perty, or obtaining mo	ible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed is not an attorney to help me fill 5, § 342(b).  Is, specified in this petition.  Inney or property by fraud in prisonment for up to 20 years, or
	Executed on 3/8/2017 MM / DD /	YYYY	Executed on _	MM / DD / YYYY

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		Docu	ment Page 00	01 72	
Fill in this info	rmation to identify you	ır case:			
Debtor 1	ETHEL		SINCI ETON		
	First Name	Middle Name	SINGLETON Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for th	e: Northem	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 1.06D	ec .		·	Check if this is an amended filing
Declarat	ion About ar	n Individual Debt	or's Schedules	;	12/15
If two married	people are filing toge	ther, both are equally respon	sible for supplying correct	tinformation	
Part 1: Sign	1011, 1010, und 00, 1		•	\$250,000, or imprisonment for up to 20	,
Did you pa	ay or agree to pay so	meone who is NOT an attorn	ev to help you fill out bank	runtcy forms?	
No			y a may you mi out bullet	idetoy lorins:	12000 To 120 120 120 120 120 120 120 120 120 120
<u> </u>					V West
L res. r	Name of person		Attach Bankruptcy Pe Signature (Official Fo	etition Preparer's Notice, Declaration, and rm 119).	T. Virginal P.
				•	to the personal real forms of the personal real
					NI MAAA
l Indaa saas	aller at a second				BRANK
that they a	arty of perjury, I decia are true and correct.,	are that I have read the sum	mary and schedules filed w	rith this declaration and	1 to Phone sta
4.5	. SINGLETON	The Sinfor	J x		T Tradition
Signature of	f Debtor 1		Signature o	of Debtor 2	

Date

MM/DD/YYYY

Date 3/8/2017

MM/DD/YYYY

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Debtor 1				SINGLETON	Case number (if known)
Samuel Commission	First Name	arana Laurence	Middle Name	Last Name	The state of the s
28. With cre	hin 2 years before ditors, or other pa No Yes. Fill in the de		bankruptcy, did y	you give a financial staten	ent to anyone about your business? Include all financial institution
				Date issued	
	Name	****		MM/DD/YYYY	-
	Number Street		**************************************	<del></del>	
	City	State	Zip Code		
Part 12:	Sign Below				
a ban	<b>x</b> /s/	result in fine  ETHEL SINGL  ure of Debtor 1	eton <i>Lalle</i>	or imprisonment for up to	rty, or obtaining money or pergury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	_				-
	Date :	3/8/2017			Date
Did yo	0	al pages to Y	our Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
*******		pay someone	who is not an att	torney to help you fill out i	pankruptcy forms?
✓ No					
LJ re	s. Name of person				Attach the Bankruptcy Petition Preparer's Notice,

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Deb	otor 1 ETHEL		SINGLETON	Case number (if known)	
~~~~~~~	First Name	Middle Name	Last Name	Case number (if known)	
16.	Calculate the median far	nily income that applies to	you. Follow these steps:	M. Paramant B. 100 T. C.	VERNANTERS AND TRANSPORT OF STORY AND STORY AS A STORY OF STORY
	16a. Fill in the state in whic	ch you live.	Illinois		
	16b. Fill in the number of p	eople in your household.	1		
	16c. Fill in the median fami	ly income for your state and s	size of		\$50,133.00
	household		To find a li	st of applicable median income amounts, go online	400,100.00
17:	How do the lines compare	an the separate instructions	for this form. This list may a	also be available at the bankruptcy clerk's office.	
	17a, Line 15b is less th	nan or equal to line 16c. On t	he top of page 1 of this for Do NOT fill out <i>Calculation o</i>	n, check box 1, <i>Disposable income is not determined f Disposable Income</i> (Official Form 122C-2).	
	17b. Line 15b is more to U.S.C. § 1325(b)	than line 16c. On the top of r	page 1 of this form, check b	ox 2, Disposable income is determined under 11 e Income (Official Form 122C-2). On line 39 of that	,
Part	3: Calculate Your Con	nmitment Period Under	11 U.S.C. §1325(b)(4)		
	Copy your total average m				\$4,300.00
19.	Deduct the marital adjust commitment period under 1	<b>ment if it applies.</b> If you are 1 U.S.C. § 1325(b)(4) allows	married, your spouse is no you to deduct part of your	t filing with you, and you contend that calculating the spouse's income, copy the amount from line 13.	<del>+ 1,000100</del>
	19a. If the marital adjustmer	nt does not apply, fill in 0 on l	line 19a.		-\$0.00
	19b. Subtract line 19a from	n line 18.			\$4,300.00
20.	Calculate your current mo	nthly income for the year.	Follow these steps:		<u> </u>
	20a. Copy line 19b.				\$4,300.00
	Multiply by 12 (the nun	nber of months in a year).			x 12
	20b. The result is your current	nt monthly income for the year	ar for this part of the form.		\$51,600.00
	20c. Copy the median family	income for your state and si	ze of household from line 1	6c.	\$50,133.00
21.	How do the lines compare				
	Line 20b is less than line commitment period is 3	e 20c. Unless otherwise order years. Go to Part 4.	ed by the court, on the top	of page 1 of this form, check box 3, The	
	Line 20b is more than or 4, The commitment period	equal to line 20c. Unless oth od is 5 years. Go to Part 4.	nerwise ordered by the court	t, on the top of page 1 of this form, check box	
art 4	Sign Below				
	By signing here, I declare	Linder penalty of perium that	the information on this state	ement and in any attachments is true and correct.	
	, , , , , , , , , , , , , , , , , , , ,	A portacly or politary trial	A -	ement and in any attachments is true and correct.	
	X /s/ ETHEL SINGLE	TON PRANCES	Z ×		
	Signature of Debtor 1			ture of Debtor 2	
	Date 3/8/2017				
	MM/DD/YYYY		Date	MM/DD/YYYY	
	If you checked 17a, do N If you checked 17b, fill ou above.	OT fill out or file Form 122C- it Form 122C-2 and file it wit	2. h this form. On line 39 of th	nat form, copy your current monthly income from line 1	4

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Debtor 1 ETHEL First Name	Middle Name	SINGLETON Last Name	Case number (if known)	
Part 4: Sign Below				
By signing here, under penalty	of perjury you declare that the	information on this stateme	nt and in any attachments is true and correct.	e en e cambregge accounter par 1944.
X /s/ ETHEL SINGLETON Signature of Debtor 1	GREED WILL	_ X Sign	nature of Debtor 2	-
Date 3/8/2017 MM/DD/YYYY		Dat .	e MM/DD/YYYY	The control of the co

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### UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re:	SINGLETON, ETHEL	
	Debtor(s)	Case No
		Chapter. Chapter13
	VERIFICA <sup>-</sup>	TION OF CREDITOR MATRIX
Th knowledge	ne above named Debtors hereby verify that	at the attached list of creditors is true and correct to the best of their
Date:	3/8/2017	/s/ SINGLETON, ETHEL EHELS SINGLETON, ETHEL